Certificate Number: 17082-PAM-DE-036232147

Bankruptcy Case Number: 19-00429



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 30, 2021</u>, at <u>12:43</u> o'clock <u>PM MST</u>, <u>DAVID V CARRAWAY</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 30, 2021 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director